Desket No.: 37355-304 PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant Appl. No. KIEKHAEFER, JOHN H.

10/735940

Filed

: December 15, 2003

Title

TRANSPARENT/TRANSLUCEN

T FINANCIAL TRANSACTION

CARD

Grp./A.U.

2876

Examiner

J. Fureman

Customer No.:

1923

Confirmation No.: 3705

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I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop AF,

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 20, 2005.

Stephen T. Scherrer, Reg. No. 45,080

## REPLY TO FINAL OFFICE ACTION

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

## **Introductory Comments**

The paper is submitted in reply to the Office Action dated January 18, 2005. Please consider the remarks as indicated on the following pages.